

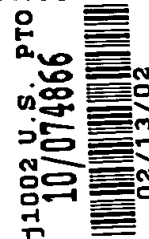
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PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Stahl, et al.
Serial No.:
Filing Date:

Examiner:
Art Group:
Docket No.: 33605.00.0002



Title: **SINGLE PREMIUM ANNUITY FOR SATISFYING AN EQUITY LOAN**

Box PATENT APPLICATION
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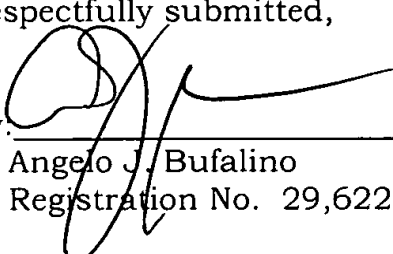
Karenina Oliver
Karenina Oliver

INFORMATION DISCLOSURE STATEMENT

Applicants enclose Form PTO/SB/08A, Information Disclosure Statement by Applicants, as well as a copy of each of the listed patents. This statement is provided in order to comply with 37 CFR §§ 1.56, 1.97 and 1.98, and this statement is not to be construed as a representation that no information exists which is more material than these patents. Because Applicants have complied with all of the requirements of the above-noted Code of Federal Regulations Sections, Applicants respectfully request that the listed prior art be cited in the patent to issue upon the present application.

Respectfully submitted,

By:


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Date: February 13, 2002

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Substitute for form 1449A/PTO <h1>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</h1> <p><i>(use as many sheets as necessary)</i></p>		<div> <div>Complete if Known</div> <table border="1"> <tr> <td>Application Number</td> <td></td> </tr> <tr> <td>Filing Date</td> <td></td> </tr> <tr> <td>First Named Inventor</td> <td>Stahl, et al.</td> </tr> <tr> <td>Group Art Unit</td> <td></td> </tr> <tr> <td>Examiner Name</td> <td></td> </tr> <tr> <td>Attorney Docket Number</td> <td>33605.00.0002</td> </tr> </table> </div>		Application Number		Filing Date		First Named Inventor	Stahl, et al.	Group Art Unit		Examiner Name		Attorney Docket Number	33605.00.0002
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Sheet	1	of	2												

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Examiner Signature		Date Considered	
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¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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